

IN THE IOWA DISTRICT COURT FOR BLACK HAWK COUNTY

U.S. Bank National Association dba Elan Financial Services

PLAINTIFF

vs.

Case No. _____

DEREK WULF

DEFENDANT(S).

PETITION AT LAW

Plaintiff states: **COUNT I**

COMES NOW the Plaintiff, and for its cause of action against the Defendant(s), hereby alleges and states as follows:

1. Defendant DEREK WULF resides in BLACK HAWK County.
2. Plaintiff is the owner of the account.
3. The defendant(s) became indebted to U.S. Bank National Association dba Elan Financial Services for goods sold and delivered and/or services rendered to defendant(s) for defendant(s)'s personal, family or household use.
4. Defendant(s) charged said items to an account issued by the Plaintiff or Plaintiff's Assignor.
5. The Defendant(s) agreed to pay past due sums charged on the account.
6. As set forth in the Statement of Account, Defendants(s) used said account to incur charges totaling \$20,691.43.
7. That the plaintiff is the current holder of said credit account.
8. That the defendant(s) has/have failed to pay the amounts set forth on those statements and there is a balance due the plaintiff from the defendant(s) which includes principle and other fees less payments through July 21, 2025 in the sum \$20,691.43, and that, although the plaintiff has made demand upon said defendant(s) for the payment of the aforesaid sum, the defendant(s) has/have failed and neglected to pay same.

WHEREFORE, plaintiff prays for judgment as set forth below.**COUNT II**

9. Plaintiff repleads paragraphs 1,2,3 and 9 of Count I.
10. The goods sold and delivered and/or services rendered were accepted by and beneficial to the defendants(s).
11. The actual, reasonable value the goods sold and delivered and/or services rendered by Plaintiff to Defendant(s) are not less than \$20,691.43.

WHEREFORE, plaintiff prays for judgment as set forth below.**COUNT III**

12. Plaintiff repleads paragraphs 1,2,3 and 9 of Count I.
13. Defendant(s) received and accepted account monthly billing statements from the Plaintiff or Plaintiff's Assignor and did not object to their accuracy, nor has Defendant(s) raised a legally recognized objection in this matter.
14. Plaintiff or Plaintiff's Assignor thereupon submitted to the defendant(s) a statement of result, showing a principle balance in their favor of \$20,691.43, which defendant(s) accepted and in which defendant(s) acquiesced.
15. Defendants(s) impliedly agreed to pay said sum by retaining said statement without objection and thus assured said

sum would be paid.

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WHEREFORE Plaintiff requests the court enter judgment against the defendant(s) for \$20,691.43, plaintiffs costs and disbursements; and for such other and further relief as the Court deems just and proper.

Date: 07/23/2025

RAUSCH STURM LLP
ATTORNEYS IN THE PRACTICE OF DEBT COLLECTION

By:

Account Representative
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